



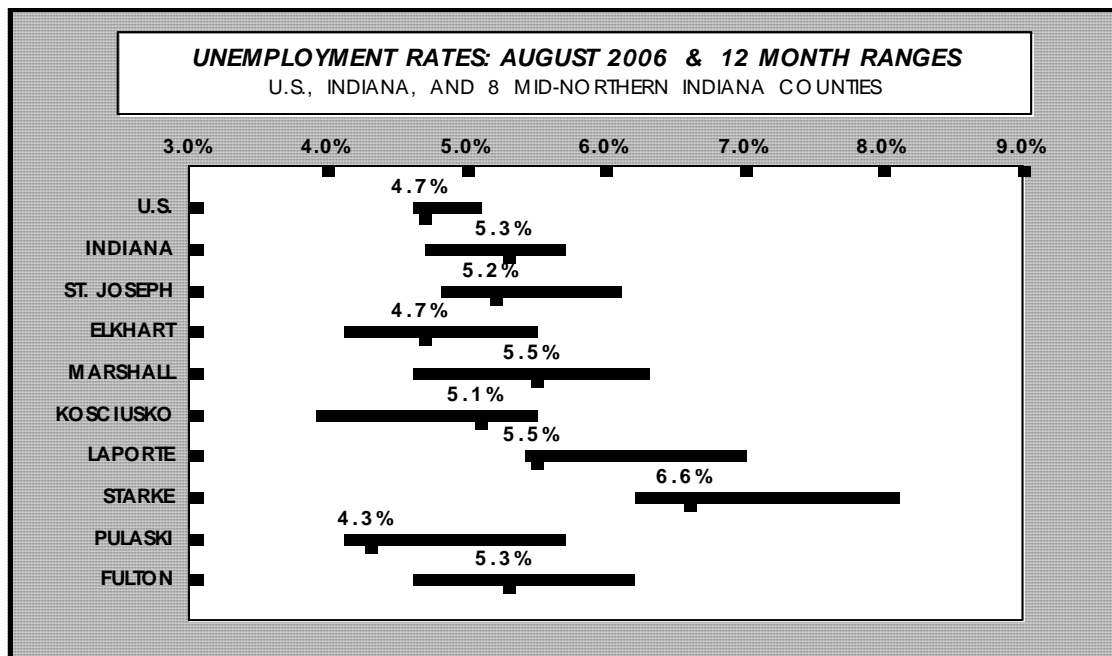
Labor Market Review

OCTOBER 2006

MID-NORTHERN INDIANA EDITION

UNEMPLOYMENT RATES					LABOR FORCE TOTALS		
Area	Unemp Rate Aug 2006	Rank Hi-Lo 1to92	Unemp Rate Yr Ago	Aug 05 to Aug 06 (up/dn)	Total Labor Force	Number Employed	Number Unemployed
U.S.*	4.7%		4.9%	dn 0.2	152,465,000	145,379,000	7,086,000
Indiana*	5.3%		5.5%	dn 0.2	3,259,700	3,090,700	169,000
St. Joseph	5.2%	48	5.2%	same	136,550	129,420	7,130
Elkhart	4.7%	61	4.6%	up 0.1	105,950	100,930	5,020
Marshall	5.5%	37	4.9%	up 0.6	23,260	21,970	1,290
Kosciusko	5.1%	52	4.1%	up 1.0	43,330	41,130	2,200
LaPorte	5.5%	36	5.6%	dn 0.1	54,420	51,410	3,010
Starke	6.6%	13	6.9%	dn 0.3	10,830	10,110	720
Pulaski	4.3%	73	4.7%	dn 0.4	7,350	7,030	320
Fulton	5.3%	41	4.9%	up 0.4	10,720	10,150	570

Notes: Aug. 2006 data is preliminary, rounded, & was released Sept. 20, 2006. Data are estimates using federal procedures. Degree of accuracy will vary. * Seasonally adjusted. Data for ranges in the chart below have been updated and revised to the 2006 Benchmark. The more recent U.S. unemployment rate for Sept 2006 was 4.6%, seasonally adjusted.



NON-FARM EMPLOYMENT IN INDIANA

Employment estimates for nonfarm industries are derived from a monthly survey of over 7,700 Indiana employing establishments and include full-time and part-time wage and salaried workers. Current month estimates may be revised slightly if additional data received in the following month warrants a change and may be revised when new benchmarks are constructed annually. Industry employment is coded under the 2002 North American Industry Classification System (NAICS).

NON-FARM EMPLOYMENT ESTIMATES ELKHART-GOSHEN MSA (ELKHART COUNTY)

INDUSTRY	SEPT 2006	AUG 2006	SEPT 2005	CHANGE FROM			
				AUG 2006 TO SEP 2006		SEP 2005 TO SEP 2006	
TOTAL NONFARM EMPLOYMENT	132,200	132,100	130,800	100	0.1%	1,400	1.1%
Total Private Employment	123,600	124,000	122,100	-400	-0.3%	1,500	1.2%
GOODS PRODUCING	70,000	70,300	68,900	-300	-0.4%	1,100	1.6%
Natural Resources & Construction	5,100	5,200	5,200	-100	-1.9%	-100	-1.9%
Manufacturing	64,900	65,100	63,700	-200	-0.3%	1,200	1.9%
---Durable Goods	55,800	55,900	54,900	-100	-0.2%	900	1.6%
Transportation Equipment	31,900	32,000	31,200	-100	-0.3%	700	2.2%
Motor Veh Body/Trailers	25,800	25,800	24,900	0	0.0%	900	3.6%
Furniture & Related	4,400	4,400	3,900	0	0.0%	500	12.8%
SERVICE PRODUCING	62,200	61,800	61,900	400	0.6%	300	0.5%
Private Service Providing	53,600	53,700	53,200	-100	-0.2%	400	0.8%
---Trade,Transportation, Utilities	19,000	19,000	18,500	0	0.0%	500	2.7%
Wholesale Trade	6,900	6,800	6,600	100	1.5%	300	4.5%
Retail Trade	9,600	9,700	9,400	-100	-1.0%	200	2.1%
Transp/Warehousing/Utilities	2,500	2,500	2,500	0	0.0%	0	0.0%
---Information	800	800	800	0	0.0%	0	0.0%
---Financial Activities	3,000	3,100	3,100	-100	-3.2%	-100	-3.2%
---Professional & Business	8,900	8,900	8,700	0	0.0%	200	2.3%
---Educational & Health	10,500	10,400	10,600	100	1.0%	-100	-0.9%
---Leisure & Hospitality	7,500	7,600	7,600	-100	-1.3%	-100	-1.3%
Food Svcs / Drinking Places	6,400	6,400	6,500	0	0.0%	-100	-1.5%
---Other Services	3,900	3,900	3,900	0	0.0%	0	0.0%
Government	8,600	8,100	8,700	500	6.2%	-100	-1.1%
---Federal Government	300	300	300	0	0.0%	0	0.0%
---State Government	300	300	300	0	0.0%	0	0.0%
---Local Government	8,000	7,500	8,100	500	6.7%	-100	-1.2%
Education	5,300	4,700	5,400	600	12.8%	-100	-1.9%

-- NATURAL RESOURCES AND MINING EMPLOYMENT SHOWN ONLY IN TOTAL NONAGRICULTURAL, PRIVATE & GOODS PRODUCING

-- CONSTRUCTION EMPLOYMENT SHOWN ONLY IN TOTAL NONAGRICULTURAL, PRIVATE & GOODS PRODUCING

-- EMPLOYMENT DATA ROUNDED TO THE NEAREST HUNDRED AND THUS MAY NOT ADD TO THE TOTAL SHOWN

-- MSA - METROPOLITAN STATISTICAL AREA (ELKHART-GOSHEN MSA = ELKHART COUNTY)

NON-FARM EMPLOYMENT IN INDIANA

Employment estimates for nonfarm industries are derived from a monthly survey of over 7,700 Indiana employing establishments and include full-time and part-time wage and salaried workers. Current month estimates may be revised slightly if additional data received in the following month warrants a change and may be revised when new benchmarks are constructed annually. Industry employment is coded under the 2002 North American Industry Classification System (NAICS).

NON-FARM EMPLOYMENT ESTIMATES SOUTH BEND - MISHAWAKA MSA (ST. JOSEPH COUNTY)

INDUSTRY	SEPT 2006	AUG 2006	SEPT 2005	CHANGE FROM			
				AUG 2006 TO SEP 2006		SEP 2005 TO SEP 2006	
TOTAL NONFARM EMPLOYMENT	147,700	145,800	148,300	1,900	1.3%	-600	-0.4%
Total Private Employment	131,400	130,000	131,400	1,400	1.1%	0	0.0%
GOODS PRODUCING	27,900	28,200	28,200	-300	-1.1%	-300	-1.1%
Natural Resources & Construction	6,400	6,600	6,800	-200	-3.0%	-400	-5.9%
Manufacturing	21,500	21,600	21,400	-100	-0.5%	100	0.5%
Transportation Equipment	5,800	5,800	5,900	0	0.0%	-100	-1.7%
SERVICE PRODUCING	119,800	117,600	120,100	2,200	1.9%	-300	-0.2%
Private Service Providing	103,500	101,800	103,200	1,700	1.7%	300	0.3%
--Trade,Transportation, Utilities	28,500	28,700	28,700	-200	-0.7%	-200	-0.7%
Wholesale Trade	7,800	7,900	7,600	-100	-1.3%	200	2.6%
Retail Trade	16,200	16,300	16,600	-100	-0.6%	-400	-2.4%
General Merch Stores	3,800	3,900	3,900	-100	-2.6%	-100	-2.6%
Transp/Warehousing/Utilities	4,500	4,500	4,500	0	0.0%	0	0.0%
--Information	2,100	2,100	2,200	0	0.0%	-100	-4.5%
--Financial Activities	7,200	7,300	7,100	-100	-1.4%	100	1.4%
--Professional & Business	14,500	14,300	14,600	200	1.4%	-100	-0.7%
--Educational & Health	31,900	30,100	32,100	1,800	6.0%	-200	-0.6%
Hospitals	6,200	6,200	6,100	0	0.0%	100	1.6%
--Leisure & Hospitality	13,500	13,500	12,700	0	0.0%	800	6.3%
Food Svcs / Drinking Places	10,700	10,700	10,200	0	0.0%	500	4.9%
--Other Services	5,800	5,800	5,800	0	0.0%	0	0.0%
Government	16,300	15,800	16,900	500	3.2%	-600	-3.6%
--Federal Government	1,200	1,200	1,200	0	0.0%	0	0.0%
--State Government	2,500	2,300	2,500	200	8.7%	0	0.0%
--Local Government	12,600	12,300	13,200	300	2.4%	-600	-4.5%

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WORKPLACE INJURIES & ILLNESSES IN 2005

Nonfatal workplace injuries and illnesses occurred at a rate of 4.6 cases per 100 equivalent full-time workers among private industry employers in 2005 according to a recent Bureau of Labor Statistics news release (the second in a three part series). This was a decline from the rate of 4.8 cases per 100 equivalent full-time workers reported by the BLS for 2004. Incidence rates for injuries and illnesses combined declined significantly in 2005 for most case types, with the exception of cases with days away from work.

Approximately 2.2 million of the 4.2 million injuries and illnesses were cases with days away from work, job transfer, or restriction; that is, they required recuperation away from work, transfer to another job, restricted duties at work, or a combination of these actions. The remaining 2.0 million injuries and illnesses were other recordable cases that did not result in time away from work. The incidence rate for cases with days away from work, job transfer, or restriction was 2.4 cases per 100 workers, and the rate for other recordable cases was 2.2. Both of these rates decreased by 0.1 case per 100 equivalent full-time workers from 2004.

Industries

Goods-producing industries as a whole had an injury and illness incidence rate of 6.2 cases per 100 equivalent full-time workers, while service-providing industries had a rate of 4.1 cases per 100 equivalent full-time workers. The incidence rate for goods-producing industries declined by 0.3 cases and the rate for service-providing industries fell by 0.1 case per 100 equivalent full-time workers compared to the rates for 2004. Among goods-producing industry sectors, incidence rates during 2005 ranged from 3.6 cases per 100 full-time workers in mining to 6.3 cases per 100 full-time workers in construction and in manufacturing. While rates among service-providing industry sectors ranged up to 7.0 cases per 100 full-time workers in transportation and warehousing, finance and insurance had the lowest rate within this domain at 1.0 case.

Small establishments (those employing 1 to 10 workers) reported the lowest rate for injuries and illnesses combined (2.0 cases per 100 full-time workers), while mid-size establishments (those employing 50 to 249 workers) reported the highest rate (5.8 cases per 100 full-time workers). While incidence rates remained relatively unchanged for establishments employing fewer than 1,000 workers, the rate for large establishments (those employing 1,000 or more workers) declined significantly in 2005 to 5.2 cases per 100 full-time workers, down from 5.4 in 2004.

Injuries

Of the 4.2 million nonfatal occupational injuries and illnesses in 2005, approximately 94.2 percent were injuries. Of these 68 percent occurred in service-providing industries which employed 79 percent of the private sector workforce covered by this survey. The remaining 32 percent occurred in goods-producing industries which accounted for only 21 percent of the private sector employment. The largest shares of injuries were in the manufacturing sector (20 percent), the health care and social assistance sector (16 percent), and the retail trade sector (15 percent).

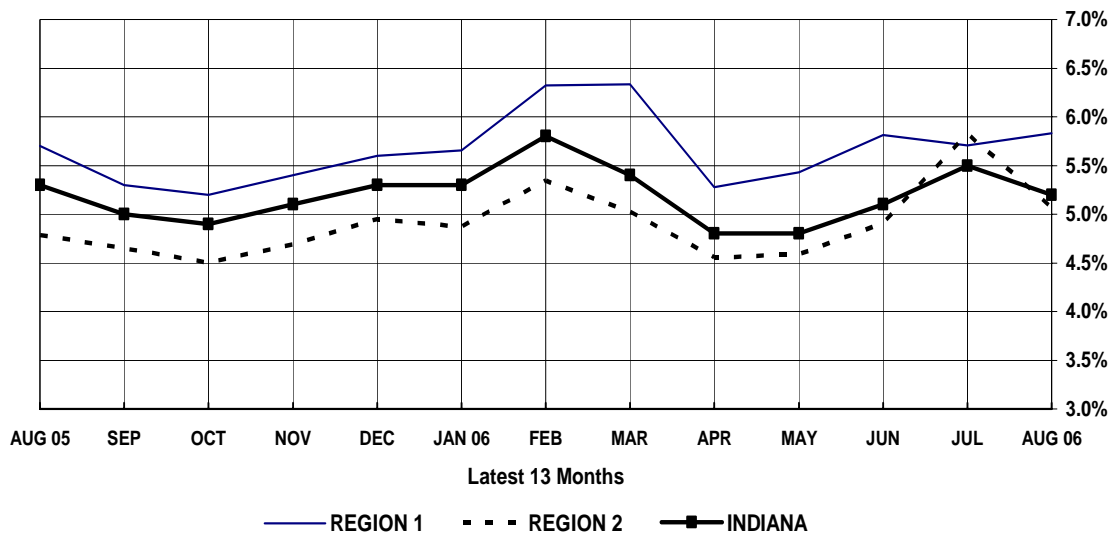
Illnesses

Workplace illnesses accounted for fewer than 6 percent of the 4.2 million injury and illness cases in 2005, unchanged from 2004. There were 242,500 newly reported cases of occupational illnesses in private industry in 2005, relatively unchanged from the 249,000 cases in 2004. Service-providing industries accounted for approximately 55 percent of these cases, while goods-producing industries accounted for 45 percent. The manufacturing sector accounted for nearly 39 percent of all newly reported cases of occupational illnesses. The "All other illnesses" category accounted for 63 percent of total illness cases in 2005, compared to over 65 percent in 2004. Both the number of cases and the incidence rate of "All other illnesses" in private industry experienced a statistically significant decline in 2005, while the remaining categories of illness remained relatively unchanged.

Further information from this BLS report including data tables can be accessed via computer by accessing the report's table of contents at the Internet address: <http://www.bls.gov/news.release/osh.toc.htm>

REGIONAL UNEMPLOYMENT RATES*

Region 1, Region 2, & Indiana



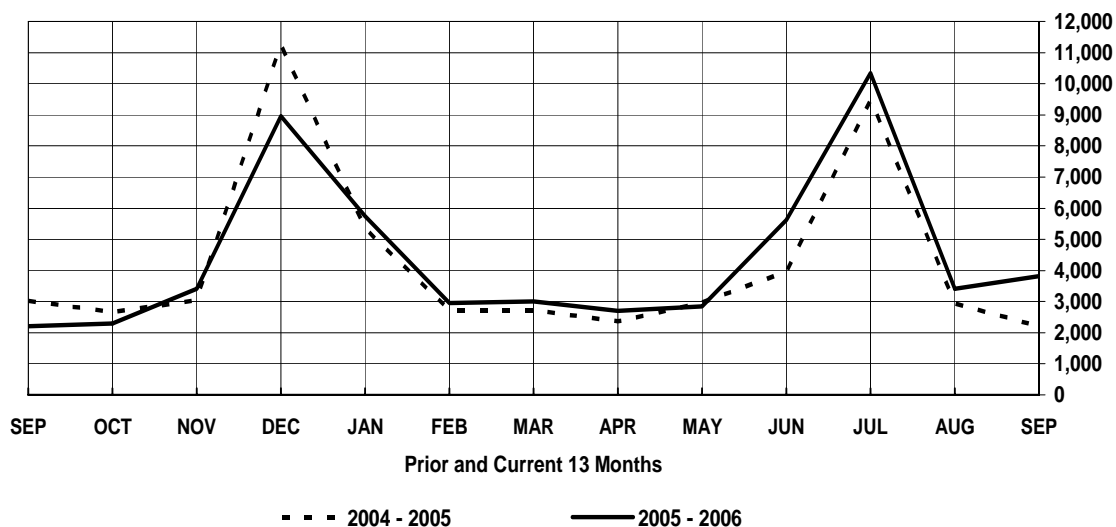
* Unemployment rates are not seasonally adjusted

Notes: Region 1 consists of Indiana Counties Lake, Porter, LaPorte, Newton, Jasper, Starke, & Pulaski

Region 2 consists of Indiana Counties St. Joseph, Elkhart, Marshall, Kosciusko, & Fulton

INITIAL CLAIMS FOR UNEMPLOYMENT BENEFITS

Region 2 Unemployment Benefit Offices



Note: Region 2 unemployment benefits offices are in the cities of South Bend and Elkhart